



## Enhanced Growth Mandate

CFG Model Portfolio

Reporting as of April 28, 2023

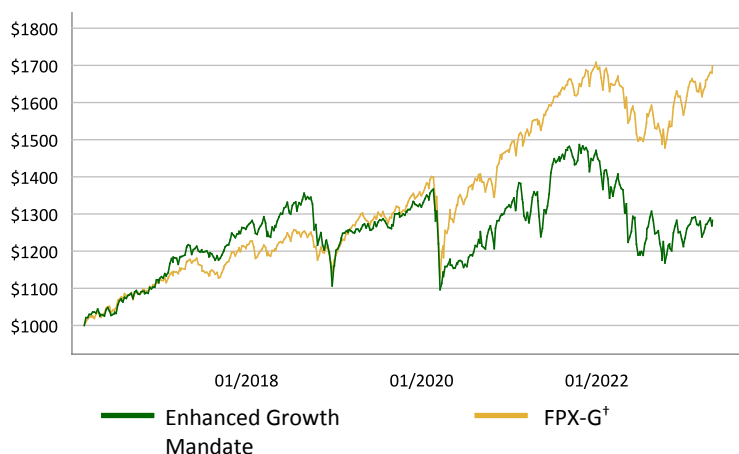
### Portfolio Description

The **Enhanced Growth Mandate** holds a portfolio of CFG CPC Share Classes (Pools) that seeks to provide a growth-biased exposure to higher-risk assets – primarily common shares of publicly listed companies – along with balanced growth and capital preservation strategies such as covered calls, collars and option spreads, as well as more stable, yield-bearing assets, such as fixed income, preferred shares, and REITs.

### Investment Objective

The objective of the **Enhanced Growth Mandate** is to achieve better risk-adjusted returns than a passive, low-cost, diversified portfolio benchmark (The Real World Growth Index). The Enhanced Growth Mandate aims to achieve this objective by holding in client accounts a portfolio of tactically managed CFG CPC Share Classes (Pools) weighted to meet the specific objectives of the Mandate. Croft Financial Group will rebalance back to current pool weightings at least annually. In addition, rebalancing takes place within each Share Class (Pool) and CFG may make changes to pool selection and weightings within the Mandate on a more frequent basis to manage market risk, take advantage of market opportunity, and manage cash positions. For further information, including a more detailed description of the investment objectives and strategy for each of the component Share Classes, please review our Relationship Disclosure Document and/or Share Class Fact Sheets, both available at [www.croftgroup.com](http://www.croftgroup.com).

### Growth of \$1000



### Key Statistics

	1 M	3 M	6 M	1 Y	3 Y*	5 Y*	SI*
Returns	0.90%	-0.17%	5.22%	-1.48%	3.36%	0.23%	3.53%
	2.30%	2.29%	9.58%	7.08%	9.66%	7.09%	7.66%
Sharpe Ratio	0.69	-0.48	0.48	-0.26	0.14	-0.08	0.16
	6.32	0.54	1.48	0.29	0.78	0.44	0.56
Maximum Drawdown	-1.64%	-4.14%	-5.48%	-11.98%	-21.41%	-21.41%	-21.41%
	-0.10%	-2.89%	-3.91%	-8.42%	-13.47%	-19.36%	-19.36%

■ Enhanced Growth Mandate      ■ FPX-G<sup>+</sup>

\*Annualized returns  
Inception date February 24, 2016

### Current Portfolio Allocations

Symbol	Security	Weight
TCG531	Equity Share Class	60%
TCG534	Income Share Class	25%
TCG538	Alternative Strategies Share Class	15%
	Distribution	Monthly
	Benchmark <sup>†</sup>	Financial Post Index – Growth

### Top 10 Holdings (effective)

Security	Weight
US CASH MARGIN	4.13%
HORZN HIGH INT SVGS ETF-A	4.07%
PURPOSE HIGH INTEREST SAVINGS	3.98%
CANADIAN CASH MARGIN	3.69%
BOYD GROUP SERVICES INC	3.59%
TMX GRP-B C23 4.461 10/03/23 CORP	3.46%
BK OF AMER C\$ FX-FR20SP25	3.28%
CISCO SYSTEMS	3.15%
COGECO CB-23 4.175%26MY23	2.93%
MAGNA INTERNATIONAL INC	2.89%

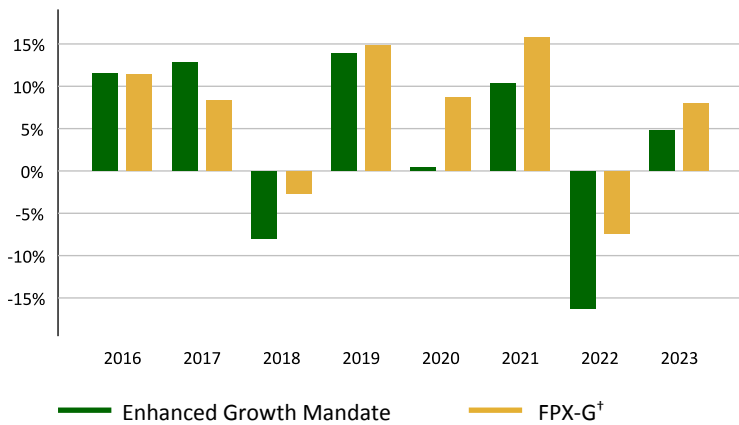
### Annual Returns

Period	Enhanced Growth	FPX-G <sup>+</sup>
2023	4.83%	7.93%
2022	-16.23%	-7.39%
2021	10.31%	15.80%
2020	0.42%	8.73%
2019	13.87%	14.83%
2018	-7.99%	-2.69%
2017	12.87%	8.38%
2016	11.53%	11.40%

### Standard Deviation

Period	Enhanced Growth	FPX-G <sup>+</sup>
Since Inception	11.22%	9.12%
3 years	13.06%	8.85%
5 years	12.80%	10.33%

### Annual Returns



### Disclaimer and Notes

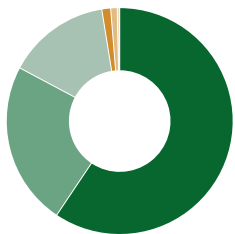
<sup>1</sup> Asset Allocation - CAD actual, marked to market as of close on the date quoted. Cash & Currency – Reflects the net currency position of the mandate and may include Cryptocurrencies

<sup>2</sup> Sector Allocation – CAD notional, including option exposures with cash adjusted to total 100%

<sup>3</sup>Geographic Allocation – CAD actual, marked to market as of close on the date quoted

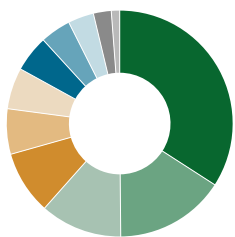
Portfolio management services provided by R N Croft Financial Group Inc. Performance is not guaranteed. Portfolio values change frequently, and past performance may not be repeated. Performance is based on the actual historical returns of the underlying pools, which are net of embedded management fees, operating fees, transaction costs and all withholding taxes, but are not adjusted for any account or relationship manager fees. The inception date is the inception date of the underlying pooled funds. Performance data have not been audited and are for illustrative purposes only. The results presented are not those of an actual performance record, as no client accounts held the underlying securities in the specific proportions of this mandate. The results are based on simulated or hypothetical performance results that have certain inherent limitations, including the fact that they are designed with the benefit of hindsight. R N Croft Financial Group Inc. is a licensed Portfolio Manager and Investment Fund Manager serving individual and institutional clients throughout Canada. Valuations and performance results are reported in Canadian dollars. Additional information regarding calculating and reporting performance is available upon request. Please contact R N Croft Financial Group Inc., 801-251 Consumers Road, Toronto, ON M2J 4R3, Telephone: 905-695-7777 or Toll-free: 1-877-249-2884.

### Asset Allocation<sup>1</sup>



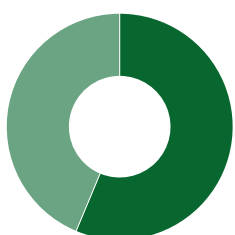
Equity	59.4%
Bonds & Debentures	23.4%
Cash & Currency	14.7%
Preferred	1.3%
Option	0.9%
Private Equity	0.4%

### Sector Allocation<sup>2</sup>



Financials	34.1%
Information Technology	15.7%
Consumer Discretionary	11.7%
Health Care	9.1%
Energy	6.5%
Communication Services	5.9%
Consumer Staples	5.2%
Industrials	4.4%
Real Estate	3.7%
Utilities	2.6%
Materials	1.2%

### Geographic Allocation<sup>3</sup>



Canada	56.3%
United States	43.7%
International	-0.1%